

## Claims

1. (currently amended) A method for performing a commercial transaction via a network;

specifying, according to a profile determined by a user, a commercial transaction for ~~a user~~ the user in a personal access module connected to the network, the personal access module operated only by the user;

receiving the commercial transaction in a personal access link configured to operate according to ~~a profile~~ the profile determined by the user;

forwarding the commercial transaction to a financial institution system depending on the profile determined by the user; and

forwarding the commercial transaction from the financial institution system to a selected merchant system depending on the profile determined by the user and the commercial transaction.

2. (original) The method of claim 1 wherein the user profile is generated and updated using a mobile agent.

3. (original) The method of claim 1 wherein the personal access module identifies the user and a method of payment.

4. (original) The method of claim 1 wherein the personal access link is a web site operated by the financial institution system.

5. (original) The method of claim 1 wherein the financial institution system is coupled to a plurality of merchant systems.

6. (currently amended) A system for performing a commercial transaction via a network;

    a personal access module connected to the network for specifying a commercial transaction for a user according to a profile determined by a user;

    a personal access link configured to operate according to ~~a profile~~ the profile determined by the user and for receiving the commercial transaction, the personal access link operated only by the user;

    a financial institution system for receiving the commercial transaction depending on the profile determined by the user; and

    a selected merchant system for receiving commercial transaction from the financial institution system depending on the profile determined by the user and the commercial transaction.

7. (currently amended) A method for performing a commercial transaction via a network;

    generating a commercial transaction in a personal computer operated by a user according to a profile determined by a user;

    forwarding the commercial transaction from the personal computer to a financial institution system; and

    forwarding the commercial transaction from the financial institution system to a merchant system without direct contact between the personal computer and the merchant system.